

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
SHANE M. LESKA / AMY M. LESKA,) Case No. 22-21978-CMB
)
) Chapter 13
Debtor(s).)
_____ X

ORDER OF COURT
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
10/24/22
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate _____
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2,267 effective 12/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2,267, beginning 12/22. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$ _____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
➤ IRS CL. #24
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
➤ Ally Bank CL. #20

- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
 - Capital One Auto CL. #19 @ 7.25%
- ☒ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
 - Midfirst Bank CL. #42
- ☒ K. Additional Terms and Conditions
 - One Main Financial Group LLC CL. #18 paid per default order of 3/21/23, doc 27 in adversary proceeding 22-02073.

**All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

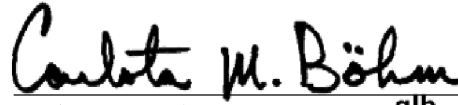
E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: April 12, 2023

Handwritten signature of Carlota M. Böhm in black ink.

Carlota M. Böhm

glb

United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

FILED
4/12/23 3:24 pm
CLERK
U.S. BANKRUPTCY
COURT - WDP

In re:
Shane M. Leska
Amy M. Leska
Debtors

Case No. 22-21978-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Total Noticed: 94

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Shane M. Leska, Amy M. Leska, 192 Lover Jonestown Road, Charleroi, PA 15022-3007
15521032	+ Advanced Orthopedic & Rehab LLC, 100 Trich Drive, Suite 2, Washington, PA 15301-5990
15521051	+ Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15521053	+ Columbia Gas of PA, PO Box 70285, Philadelphia, PA 19176-0285
15521074	++ DEBT COLLECTION PARTNERS, WES MON BUILDING 2, 11 COMMERCE DRIVE, STE 208, WESTOVER WV 26501-3858 address filed with court., Debt Collection Partners, 1109 Van Voorhis Road, Morgantown, WV 26505
15521076	+ Dr. Brent E. Angott, 88 Wellness Way #3, Washington, PA 15301-9720
15521098	MedExpress Urgent Care PA, PO Box 7964, Belfast, ME 04915-7900

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 12 2023 23:32:58	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Apr 12 2023 23:33:03	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15545742	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 12 2023 23:32:58	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15521034	+ Email/Text: ally@ebn.phinsolutions.com	Apr 12 2023 23:24:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodward Ave, Detroit, MI 48226-3416
15521033	+ Email/Text: ally@ebn.phinsolutions.com	Apr 12 2023 23:24:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
15521035	+ Email/Text: bk@avant.com	Apr 12 2023 23:25:00	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
15521037	+ Email/Text: bk@avant.com	Apr 12 2023 23:25:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15521062	Email/Text: cfcbackoffice@contfinco.com	Apr 12 2023 23:24:00	Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808
15521063	Email/Text: cfcbackoffice@contfinco.com	Apr 12 2023 23:24:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
15521042	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2023 23:32:58	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521039	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 12 2023 23:33:02	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521046	+ Email/PDF: acg.coaf.ebn@aisinfo.com		

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		Apr 12 2023 23:32:55	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
15521045	Email/PDF: acg.coaf.ebn@aisinfo.com		
		Apr 12 2023 23:32:58	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
15544816	+ Email/PDF: acg.acg.ebn@aisinfo.com		
		Apr 12 2023 23:32:54	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15548546	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Apr 12 2023 23:32:54	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15553488	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 12 2023 23:32:55	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15521047	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 12 2023 23:33:04	Citibank/Exxon Mobile, Po Box 6497, Sioux Falls, SD 57117-6497
15521048	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 12 2023 23:32:55	Citibank/Exxon Mobile, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15521049	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 12 2023 23:32:55	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15521050	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Apr 12 2023 23:33:04	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15521052	+ Email/Text: bankruptcy@firstenergycorp.com		
		Apr 12 2023 23:24:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave, New Kensington, PA 15068-6303
15521054	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15521055	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15521057	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity Bank/Wayfair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15521056	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity Bank/Wayfair, Po Box 182789, Columbus, OH 43218-2789
15521058	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity Bk/Ulta, Po Box 182120, Columbus, OH 43218-2120
15521059	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15521061	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity/Sephora, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15521060	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Apr 12 2023 23:24:00	Comenity/Sephora, Po Box 182120, Columbus, OH 43218-2120
15521065	+ Email/Text: ccusa@ccuhome.com		
		Apr 12 2023 23:24:00	Credit Collections USA, LLC, Attn: Bankruptcy, 16 Distributor Drive, Ste 1, Morgantown, WV 26501-7209
15521064	+ Email/Text: ccusa@ccuhome.com		
		Apr 12 2023 23:24:00	Credit Collections USA, LLC, 16 Distributor Drive, Morgantown, WV 26501-7209
15521070	+ Email/PDF: creditonebknofications@resurgent.com		
		Apr 12 2023 23:32:58	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521066	+ Email/PDF: creditonebknofications@resurgent.com		
		Apr 12 2023 23:32:55	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521075	+ Email/Text: INFO@DCPWV.COM		
		Apr 12 2023 23:24:00	Debt Collection Partners, Attn: Bankruptcy, Wes Mon Bldg 2, 11 Commerce Dr, Ste 208, Westover, WV 26501-3858
15521078	+ Email/Text: bankruptcy@firstelectronic.com		
		Apr 12 2023 23:25:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
15521077	+ Email/Text: GenesisFS@ebn.phinsolutions.com		

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		Apr 12 2023 23:25:00	First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
15521079	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Apr 12 2023 23:32:58	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15521081	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Apr 12 2023 23:33:03	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15521085	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Apr 12 2023 23:24:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15521083	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Apr 12 2023 23:24:00	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
15521088	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Apr 12 2023 23:25:00	Genesis FS Card, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521087	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Apr 12 2023 23:25:00	Genesis FS Card, Po Box 4499, Beaverton, OR 97076-4499
15521092	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Apr 12 2023 23:25:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521089	+ Email/Text: GenesisFS@ebn.phinsolutions.com		
		Apr 12 2023 23:25:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15521095	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Apr 12 2023 23:24:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15554722	Email/Text: JCAP_BNC_Notices@jcap.com		
		Apr 12 2023 23:24:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15545782	Email/PDF: resurgentbknofications@resurgent.com		
		Apr 12 2023 23:33:03	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15521096	^ MEBN		
		Apr 12 2023 23:21:11	LendingPoint LLC., 1201 Roberts Boulevard, Kennesaw, GA 30144-3612
15521097	^ MEBN		
		Apr 12 2023 23:21:11	LendingPoint LLC., Attn: Bankruptcy, 1201 Roberts Blvd Suite 200, Kennesaw, GA 30144-3612
15543910	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Apr 12 2023 23:32:58	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15521107	Email/Text: ml-ebn@missionlane.com		
		Apr 12 2023 23:24:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15521106	Email/Text: ml-ebn@missionlane.com		
		Apr 12 2023 23:24:00	Mission Lane LLC, Po Box 105286, Atlanta, GA 30348
15521100	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Apr 12 2023 23:24:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15521099	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Apr 12 2023 23:24:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15521101	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Apr 12 2023 23:32:58	Merrick, Po Box 9201, Old Bethpage, NY 11804-9001
15521102	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Apr 12 2023 23:32:54	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15554251	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Apr 12 2023 23:32:57	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15521104	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Apr 12 2023 23:32:54	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
15521105	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Apr 12 2023 23:32:54	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15521109	+ Email/PDF: cbp@onemainfinancial.com		
		Apr 12 2023 23:32:58	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251

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15521108	+ Email/PDF: cbp@onemainfinancial.com	Apr 12 2023 23:33:02	OneMain Financial, Po Box 1010, Evansville, IN 47706-1010
15554847	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 12 2023 23:32:59	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15553752	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 12 2023 23:24:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
15552334	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2023 23:24:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15553128	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2023 23:24:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15529403	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2023 23:24:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15553127	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2023 23:24:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15553126	Email/Text: bnc-quantum@quantum3group.com	Apr 12 2023 23:24:00	Quantum3 Group LLC as agent for, Mercury Financial/First Bank & Trust, PO Box 788, Kirkland, WA 98083-0788
15552723	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:58	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15521421	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15521111	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:58	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521110	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:54	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15521113	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:58	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521112	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:58	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15521115	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:33:02	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521114	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:58	Synchrony/American Eagle, Po Box 965005, Orlando, FL 32896-5005
15521116	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:32:59	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15521117	+ Email/PDF: gecsed@recoverycorp.com	Apr 12 2023 23:33:03	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15521120	+ Email/Text: bankruptcydepartment@tsico.com	Apr 12 2023 23:25:00	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15521118	+ Email/Text: bankruptcydepartment@tsico.com	Apr 12 2023 23:25:00	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15521122	Email/Text: bknotice@upgrade.com	Apr 12 2023 23:24:00	Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15521125	Email/Text: bknotice@upgrade.com	Apr 12 2023 23:24:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15521128	+ Email/Text: LCI@upstart.com	Apr 12 2023 23:24:00	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200

District/off: 0315-2

User: auto

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15521131	+ Email/Text: LCI@upstart.com	Apr 12 2023 23:24:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15527501	^ MEBN	Apr 12 2023 23:21:12	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15521134	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 12 2023 23:24:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
15543645	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 12 2023 23:24:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 87

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Quantum3 Group LLC as agent for Genesis FS Card Se
cr	*+	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15521036	*+	Avant/WebBank, 222 N. Lasalle St, Chicago, IL 60601-1003
15521038	*+	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15521043	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521044	*+	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15521040	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521041	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15521071	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521072	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521073	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15521067	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521068	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521069	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15521080	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15521082	*+	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15521086	*+	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15521084	*+	Fortiva, Po Box 105555, Atlanta, GA 30348-5555
15521093	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521094	*+	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15521090	*+	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15521091	*+	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15521103	*+	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15521121	*+	Transworld Sys Inc/51, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
15521119	*+	Transworld Sys Inc/51, Pob 15273, Wilmington, DE 19850-5273
15521123	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15521124	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., 2 North Central Ave, 10th Flr, Phoenix, AZ 85004
15521126	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15521127	*P++	UPGRADE INC, 2 N CENTRAL AVE, 10TH FLOOR, PHOENIX AZ 85004-2322, address filed with court:, Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15521129	*+	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15521130	*+	Upstart Finance, 2 Circle Star Way, San Carlos, CA 94070-6200
15521132	*+	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15521133	*+	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 2 Undeliverable, 32 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0315-2

User: auto

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Shane M. Leska julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Amy M. Leska julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Kenneth Steidl	on behalf of Plaintiff Amy M. Leska julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;trose@steidl-steinberg.com
Maribeth Thomas	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A., c/o AIS Portfolio Services, LLC mthomas@tuckerlaw.com, maribeth.thomas@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7